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**Federal Reserve Release**

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*H.2*

*Actions of the Board, Its Staff,  
and the Federal Reserve Banks;  
Applications and Reports Received*

*No. 24*

*Week Ending June 15, 2019*

**Bank Holding Companies**

Ameris Bancorp, Moultrie, Georgia -- to merge with Fidelity Southern Corporation (FSC), Atlanta, and thereby indirectly acquire FSC's subsidiary, Fidelity Bank.

- Approved, June 10, 2019

**Forms**

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation V (Fair Credit Reporting) (FR V).

- Approved, June 10, 2019

Forms -- initial Board review to extend without revision the Notice of Proposed Stock Redemption (FR 4008).

- Proposed, June 10, 2019

Forms -- final Board review to extend without revision the Disclosure Requirements of Regulation Y Associated with Minimum Requirements for Appraisal Management Companies (FR HY-5).

- Approved, June 10, 2019

Forms -- final Board review to extend with revision the following forms for a Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer: (1) Uniform Application (Form MSD-4) and (2) Uniform Termination Notice (Form MSD-5).

- Approved, June 11, 2019

Forms -- initial Board review to extend with revision the Notice of Proposed Declaration of Dividend (FR 1583).

- Proposed, June 11, 2019

**Forms**

Forms -- initial Board review to extend with revision the Payments Systems Surveys (FR 3054).

- Proposed, June 14, 2019

**Regulations and Policies**

Reduced Reporting for Covered Depository Institutions -- interagency final rule to expand the number of institutions eligible for reduced reporting and to reduce the reporting frequency of certain data items collected on Call Reports.

- Approved, June 11, 2019

Rules Regarding Availability of Information -- publication for comment of proposed amendments to clarify and update the Board's rules implementing the Freedom of Information Act and its rules governing the disclosure of confidential supervisory and other nonpublic information.

- Approved, May 24, 2019

(A/C)

**S&R** Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**MA** Monetary Affairs

**Bank Branches, Domestic**

Chicago

Grand River Bank, Grandville, Michigan -- to establish a branch at 50 Crahen Avenue, NE, Grand Rapids.

- Approved, June 14, 2019

**Bank Holding Companies**

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire Pegasus Bank, Dallas, Texas.

- Approved, June 12, 2019

St. Louis

Chambers Bancshares, Inc., Danville, Arkansas -- to acquire by merger Bank of Dardanelle Bankshares, Inc., Dardanelle, and thereby indirectly acquire River Town Bank.

- Approved, June 13, 2019

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina, and First-Citizens Bank & Trust Company -- waiver of application to acquire Entegra Financial Corp., Franklin, and Entegra Bank.

- Withdrawn, June 13, 2019

**Bank Holding Companies**

Chicago

Sword Financial Corporation, Horicon, Wisconsin -- to merge with Markesan Bancshares, Inc., Markesan, and thereby indirectly acquire Markesan State Bank.

- Approved, June 13, 2019

General Counsel

Village Investment Company, Fairfield, Iowa -- waiver of application to acquire Farmers and Traders Bancorporation, Inc., Douds, and Farmers and Traders Savings Bank (Farmers Bank), in connection with Farmers Bank's merger with and into Libertyville Savings Bank, Fairfield.

- Granted, June 12, 2019

**Change in Bank Control**

Chicago

Charlevoix First Corporation, Charlevoix, Michigan -- to retain control of Charlevoix First Corporation, and its subsidiary, Charlevoix State Bank, Charlevoix.

- Permitted, June 13, 2019

Minneapolis

Krause Financial, Inc., Winnebago, Minnesota -- to retain control of Krause Financial, Inc., and its subsidiary, First Financial Bank in Winnebago, Winnebago.

- Permitted, June 10, 2019

Dallas

Reynolds, Teague, Thurman Financial Corp., Moody, Texas -- to retain control of Reynolds, Teague, Thurman Financial Corp., and its subsidiary, The First National Bank of Moody, Moody.

- Permitted, June 14, 2019

**Change in Bank Control**

Minneapolis

Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota -- change in bank control of Stearns Financial Services, Inc., Employee Stock Ownership Plan and its subsidiaries Stearns Financial Services, Inc., St. Cloud; Stearns Bank National Association; Stearns Bank of Upsala National Association, Upsala; and Stearns Bank of Holdingford National Association, Holdingford.

- Permitted, June 11, 2019

**Extensions of Time**

Richmond

Delmar Bancorp, Salisbury, Maryland -- extension to September 12, 2019, to acquire Virginia Partners Bank, Fredericksburg, Virginia.

- Granted, June 12, 2019

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTHAMPTON SAVINGS BANK	* Branch	Application by Easthampton Savings Bank, Easthampton, Massachusetts, to establish a de novo branch to be located at 253 Triangle Street, Amherst, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper:	06/14/2019
			Federal Register:	Not applicable
PROVIDENT BANCORP	* 3A1	Application by Provident Bancorp Inc., Amesbury, Massachusetts (a newly formed Maryland corporation) to acquire 100% of the outstanding capital stock of Provident Bank, Amesbury, Massachusetts, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the second-step conversion of Provident Bancorp, Amesbury, Massachusetts, from a mutual to stock form.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending June 15, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, to establish a branch office to be located at 665 Middlesex Avenue, Metuchen, New Jersey.	Newspaper:	Not available
			Federal Register:	Not applicable
BANQUE TRANSATLANTIQUE	FBSEA	Banque Transatlantique, Paris, France, to establish a representative office in California, pursuant to Section 211.24(a) (1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
BRUNSWICK BANCORP	CIC	Notice of Change in Control by Grank Gumina III, Monroe, New Jersey, to increase control of Brunswick Bancorp, Inc., New Brunswick, New Jersey.	Newspaper:	Not available
			Federal Register:	Not available

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SEVIER COUNTY BANCSHARES, INC.	CIC	Prior change in control notice filed by Kenneth Ray Lehman, Arlington, Virginia, to acquire up to 51.8% of the outstanding shares of Sevier County Bancshares, Inc., and its subsidiary, Sevier County Bank, both of Sevierville, Tennessee.	Newspaper:	06/28/2019
			Federal Register:	06/24/2019
UNITED BANK	* Branch	United Bank, Fairfax, Virginia, to establish a branch at 517 9th Street, Huntington, West Virginia.	Newspaper:	06/22/2019
			Federal Register:	Not applicable

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending June 15, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANCHOR BANCORPORATION, INC.	CIC	Notice by William H. Davis, Fairview Park, Ohio, individually, and acting in concert with William A. Minnich, Lakewood, Ohio, to acquire 100 percent of the voting shares of Anchor Bancorporation, Inc., and thereby indirectly control Anchor State Bank, both of Anchor, Illinois.	Newspaper: Federal Register:	Not available 05/14/2019
CHOICEONE FINANCIAL SERVICES, INC.	* 3A5	ChoiceOne Financial Services, Inc., Sparta, Michigan, to merge with County Bank Corp and thereby indirectly acquire Lakestone Bank & Trust, both of Lapeer, Michigan.	Newspaper: Federal Register:	06/11/2019 06/27/2019
DRAKE HOLDING COMPANY	CIC	Notice by Phyllis A. Drake, individually and acting in concert with Richard R. Drake, both of Radcliffe, Iowa, to retain control of 100 percent of the voting shares of Drake Holding Company and thereby indirectly control Security State Bank, both of Radcliffe, Iowa.	Newspaper: Federal Register:	05/23/2019 05/31/2019
FIRST AMERICAN BANK CORPORATION	* 3A5	First American Bank Corporation, Elk Grove Village, Illinois, to acquire 100 percent of Continental National Bank, Miami, Florida.	Newspaper: Federal Register:	Not available Not available
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana to merge with MBT Financial Corp and thereby indirectly acquire Monroe Bank & Trust, both of Monroe, Michigan.	Newspaper: Federal Register:	Not available 07/15/2019
FIRST STATE BANCSHARES, INC.	* 3A5	First State Bancshares, Inc., New London, Wisconsin to merge with Pioneer Bancorp, Inc. and indirectly acquire Pioneer Bank, both of Auburndale, Wisconsin.	Newspaper: Federal Register:	Not available 07/15/2019
MERCHANTS BANCORP	CIC	Carey Rogers Kulongoski, Portland, Oregon, Randall D. Rogers, Jr., Indianapolis, Indiana, Katherine H. Rogers, Sedona, Arizona, the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, and Mary H. Rogers, Vero Beach, Florida, as trustee of the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, and the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, to retain 25 percent or more of the voting shares of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control of Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois.	Newspaper: Federal Register:	Not available 05/02/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 15, 2019

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Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS BANCORP	CIC	Jody J. Petrie, Carmel, Indiana, through joint ownership and as trustee of the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, individually, and as a group acting in concert with the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, John H. Petrie, Carmel, Indiana, Claranna Petrie and Robert G. Negrete, both of Henderson, Nevada, Conradine Riedel, Knoxville, Tennessee, George A. Petrie and Cristina P. Petrie, both of Tampa, Florida, and Matthew E. Kaercher, Carmel, Indiana, to retain 25 percent or more of the voting shares and thereby control of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois	Newspaper: Federal Register:	Not available 05/02/2019
PREMIER HOLDINGS, LTD.	CIC	Notice by Harold D. Westra Bank Stock Revocable Trust, Harold D. Westra Trustee Rock Valley, Iowa, as a group acting in concert to be added to the Westra family control group approved on June 8, 2006 to retain 25 percent or more of the voting shares of Premier Holdings, LTD, and thereby indirectly control Premier Bank, both of Rock Valley, Iowa.	Newspaper: Federal Register:	06/25/2019 06/24/2019
WATERMAN ACQUISITION GROUP, LLC	* 3A1	Waterman Acquisition Group, LLC, Wilmette, Illinois to become a bank holding company by acquiring 100 percent of Waterman State Bank, Waterman, Illinois.	Newspaper: Federal Register:	Not available 03/11/2019

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
100843	FNBC BK, ASH FLAT, ARKANSAS	03/04/2019	06/08/2019	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST RUSHMORE BANCORPORATION, INC.	CIC	Notice by The Dawn M. Van Vugt Revocable Living Trust (Dawn M. Van Vugt, trustee) and Timothy J. Van Vugt as co-trustee, Sioux Falls, South Dakota, to acquire shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota ("First Rushmore"), and thereby join the Kooiman Family shareholder group, a group acting in concert, which controls 25% or more of First Rushmore. First Rushmore controls First State Bank Southwest, Pipestone, Minnesota.	Newspaper:	Not available
			Federal Register:	06/19/2019

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
865450	PROFINIUM, TRUMAN, MINNESOTA	02/04/2019	06/13/2019	O	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIDELITY KANSAS BANKSHARES, INC.	CIC	The Anderson W. Chandler Trust A Indenture dated July 25, 1996, and Cathleen Chandler Stevenson, individually, and as trustee, both of Dallas, Texas, to retain control of Fidelity Kansas Bankshares, Inc., Topeka, Kansas (Fidelity), and be approved as members of the Anderson W. Chandler Family Control Group, which controls Fidelity. In addition, The Ronald N. and Colette C. Gaches Revocable Trust dated June 16, 2016, and Ronald N. Gaches and Colette C. Gaches as trustees, all of Lawrence, Kansas; Cynthia Debra Chandler, Leawood, Kansas; Corliss Chandler Miller Trust dated September 10, 1984, and Corliss Chandler Miller as trustee, both of Prairie Village, Kansas; Lauren C. Stevenson Borgen, Dallas, Texas; Sophia L. Halma, Wheat Ridge, Colorado; Katie Leigh Gaches, Lawrence, Kansas; Jordan C. Gaches, Lawrence, Kansas; Elizabeth Eileen Roberts, Chicago, Illinois; Jeffrey Collins Miller, Charlotte, North Carolina; Spencer C. Hoad, Baltimore, Maryland; David A. Stevenson, Katy, Texas; and Stuart C. Miller, Overland Park, Kansas, to retain voting shares of Fidelity as members of the Anderson W. Chandler Family Control Group, which controls Fidelity and thereby, indirectly retain control of Fidelity State Bank and Trust Company, Topeka, Kansas.	Newspaper:	07/03/2019
			Federal Register:	06/20/2019
HSB MERGER COMPANY	* 3A1	HSB Merger Company, Hershey, Nebraska to become a bank holding company through the acquisition of Amerigroup, Inc., and its subsidiary bank, Hershey State Bank, both of Hershey, Nebraska.	Newspaper:	Not available
			Federal Register:	07/01/2019

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2826316	CENTRAL BK OF OK, TULSA, OKLAHOMA	03/11/2019	06/10/2019	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BEAL BANK, SSB	Member	Notice by Beal Bank, SSB, Plano, Texas, to make a capital distribution in the amount of up to \$100 million to its parent company, Beal Financial Corporation, Plano, Texas, pursuant to Section 10(f) of the Home Owners' Loan Act, 12 U.S.C. 1467a(f), and section 238.103 of Regulation LL, 12 CFR 238.103	Newspaper: Federal Register:	Not applicable Not applicable
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas to establish a Branch at 901 Main Street, Ralls, Crosby County, Texas 79357	Newspaper: Federal Register:	Not available Not applicable

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending June 15, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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